

## **STATUS OF CLAIMS**

Claims 1 and 3-19 and 21 are pending.

Claims 1 and 3-19 and 21 stand rejected.

Claim 21 have been amended herein.

## **REMARKS**

Applicants had amended Claim 21 in Amendment dated August 7, 2006 to recite "fidelity or surety bond" instead of "insurance instrument." Consistent with that amendment, Applicants have amended Claim 21 to recite "fidelity or surety bond" replacing the term "insurance instrument" to improve the readability of Claim 21 and make it more clear.

Applicants have also amended Claim 21 to correct an inadvertent typographical error in form of term "said" which modified "at least one computing processor."

Should there be any questions or outstanding matters, the Examiner is cordially invited and requested to contact Applicant's undersigned attorney at his number listed below.

Respectfully submitted,

By: \_\_\_\_\_



Edward J. Howard  
Registration No. 42,670  
Plevy, Howard & Darcy, PC  
Post Office Box 226  
Fort Washington, PA 19034  
Tel: (215) 542-5824  
Fax: (215) 542-5825

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